

Information to identify the case:

Debtor 1	<u>George T. Michael II</u>	Social Security number or ITIN	xxx-xx-8593
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jennifer A. Costolo-Michael</u>	Social Security number or ITIN	xxx-xx-9896
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-21455-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

George T. Michael II

Jennifer A. Costolo-Michael
aka Jennifer A. Costolo

6/18/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
George T. Michael, II
Jennifer A. Costolo-Michael
Debtors

Case No. 23-21455-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 18, 2025

User: admin
Form ID: 318

Page 1 of 5
Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ George T. Michael, II, Jennifer A. Costolo-Michael, 1024 North Pine Ridge Road, Lemont Furnace, PA 15456-1276
15616415	+ Fayette Cardiology, PO Box 910, Uniontown, PA 15401-0910
15616427	+ Mariner Finance, 5611 Ringgold Rd, Chattanooga, TN 37412-3150
15617399	+ Unifund CCR, LLC, Tsarouhis Law Group LLC, 21 South 9th Street, Allentown, PA 18102-4861
15616464	+ Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 19 2025 04:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 19 2025 04:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jun 19 2025 04:16:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Jun 19 2025 04:16:00	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15616401	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 19 2025 01:09:24	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15616399	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 19 2025 01:09:24	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15616403	+ EDI: TSYS2	Jun 19 2025 04:16:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15616402	+ EDI: TSYS2	Jun 19 2025 04:16:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15616406	+ EDI: CAPITALONE.COM	Jun 19 2025 04:16:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15616404	+ EDI: CAPITALONE.COM	Jun 19 2025 04:16:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15616408	+ EDI: CAPONEAUTO.COM	Jun 19 2025 04:16:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15620815	+ EDI: AISACG.COM		

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		Jun 19 2025 04:16:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15618821	EDI: CAPITALONE.COM		
		Jun 19 2025 04:16:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15616409	+ EDI: WFNNB.COM		
		Jun 19 2025 04:16:00	Comenity Capital/Gamestop, Po Box 182120, Columbus, OH 43218-2120
15616410	+ EDI: WFNNB.COM		
		Jun 19 2025 04:16:00	Comenity Capital/Gamestop, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15616412	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 19 2025 01:07:40	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15616411	+ Email/PDF: creditonebknottifications@resurgent.com		
		Jun 19 2025 01:29:49	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15617398	+ Email/Text: dht@pacollections.com		
		Jun 19 2025 00:38:00	Demetrios Tsarouhis, 21 South 9th Street, Allentown, PA 18102-4861
15618290	EDI: DISCOVER		
		Jun 19 2025 04:16:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15616413	+ EDI: DISCOVER		
		Jun 19 2025 04:16:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15616414	+ EDI: DISCOVER		
		Jun 19 2025 04:16:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15616416	+ EDI: PHINGENESIS		
		Jun 19 2025 04:16:00	FEB Destiny, PO Box 4499, Beaverton, OR 97076-4499
15616418	Email/Text: eblymiller@fidelitycollections.com		
		Jun 19 2025 00:37:00	Fidelity National Collections, Div Fidelity Properties, Inc., 885 S. Sawburg Ave., Suite 103, Alliance, OH 44601-5905
15616419	Email/Text: EBNBKNOT@ford.com		
		Jun 19 2025 00:39:00	Ford Motor Credit, Po Box 542000, Omaha, NE 68154-8000
15633187	+ EDI: AISACG.COM		
		Jun 19 2025 04:16:00	Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15616421	+ EDI: PHINGENESIS		
		Jun 19 2025 04:16:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15616420	+ EDI: PHINGENESIS		
		Jun 19 2025 04:16:00	Genesis FS Card, Po Box 4499, Beaverton, OR 97076-4499
15616423	+ EDI: PHINGENESIS		
		Jun 19 2025 04:16:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15616422	+ EDI: PHINGENESIS		
		Jun 19 2025 04:16:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15635884	EDI: JEFFERSONCAP.COM		
		Jun 19 2025 04:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15616424	EDI: JEFFERSONCAP.COM		
		Jun 19 2025 04:16:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15616458	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com		
		Jun 19 2025 00:37:00	State Farm Bank, PO Box 2313, Bloomington, IL 61702
15617615	Email/PDF: resurgentbknottifications@resurgent.com		
		Jun 19 2025 01:09:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15616426	+ Email/Text: EBNBKNOT@ford.com		
		Jun 19 2025 00:39:00	Lincoln Automotive Fin, Attn: Bankrutcy, Po Box 54200, Omaha, NE 68154-8000
15630544	+ Email/Text: bankruptcy@marinerfinance.com		
		Jun 19 2025 00:37:00	Mariner Finance LLC., 8211 Town Center Dr, Nottingham, MD 21236-5904
15616428	+ Email/Text: pitbk@weltman.com		
		Jun 19 2025 00:38:00	Matthew D. Urban, Esq., Weltman, Weinberg &

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			Reis Co., LPA, 436 Seventh Avenue, SUite 2500, Pittsburgh, PA 15219-1842
15616429	^ MEBN	Jun 19 2025 00:23:27	Michael F. Ratchford, Esq., Ratchford Law Group, 54 Glenmaura National Blvd, Suite 104, Moosic, PA 18507-2161
15632666	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 19 2025 00:38:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15616430	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 19 2025 00:38:00	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616434	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 19 2025 00:38:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15616438	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 19 2025 00:38:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15616437	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 19 2025 00:38:00	Midland Funding/Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
15616441	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 19 2025 00:38:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15616439	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 19 2025 00:38:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15619322	+ Email/Text: ECMCBKNotices@ecmc.org	Jun 19 2025 00:38:00	Nelnet on behalf of College Assist, College Assist, PO Box 16358, St. Paul, MN 55116-0358
15616443	+ EDI: AGFINANCE.COM	Jun 19 2025 04:16:00	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
15616444	Email/Text: bankruptcycies@penncredit.com	Jun 19 2025 00:37:00	Penn Credit, 2800 Commerce Drive, Harrisburg, PA 17110
15616446	Email/Text: Bankruptcy.Notices@pnc.com	Jun 19 2025 00:37:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15635434	Email/Text: Bankruptcy.Notices@pnc.com	Jun 19 2025 00:37:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15616449	Email/Text: Bankruptcy.Notices@pnc.com	Jun 19 2025 00:37:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15616447	Email/Text: Bankruptcy.Notices@pnc.com	Jun 19 2025 00:37:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15616450	EDI: PRA.COM	Jun 19 2025 04:16:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15636112	EDI: PRA.COM	Jun 19 2025 04:16:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15616445	Email/Text: bankruptcycies@penncredit.com	Jun 19 2025 00:37:00	Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108
15616454	+ Email/Text: BKMailbox@QVC.com	Jun 19 2025 00:37:00	QVC, 1200 Wilson Drive, West Chester, PA 19380-4262
15622135	EDI: Q3G.COM	Jun 19 2025 04:16:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15616455	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 19 2025 01:09:23	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15616457	Email/Text: bankruptcy@snapfinance.com	Jun 19 2025 00:37:00	Snap Finance, 1193 West 2400, Salt Lake City, UT 84119
15616459	+ Email/Text: bankruptcy@sw-credit.com	Jun 19 2025 00:38:00	SWC Group, 4120 International Parkway, Carrollton, TX 75007-1957
15616456	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 19 2025 00:38:00	Santander, PO Box 961245, Fort Worth, TX 76161-0244

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15635887	+ Email/Text: bncmail@w-legal.com	Jun 19 2025 00:38:00	Scolopax, LLC, c/o Weinstein & Riley, PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
15616461	+ EDI: WTRRN BANK.COM	Jun 19 2025 04:16:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15616460	+ EDI: WTRRN BANK.COM	Jun 19 2025 04:16:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
15616462	+ EDI: PHINGENESIS	Jun 19 2025 04:16:00	The Bank of Missouri, PO Box 4499, Beaverton, OR 97076-4499
15616463	+ Email/Text: dht@pacollections.com	Jun 19 2025 00:38:00	Unifund CCR LLC, c/o Demetrios Tsarouhis, Esq., 21 South 9th St., Allentown, PA 18102-4861
15616465	Email/Text: hbbankruptcynotices@wvumedicine.org	Jun 19 2025 00:37:00	WVU Health System, PO Box 896, Morgantown, WV 26507-0896
15630741	Email/Text: BNCnotices@dcmservices.com	Jun 19 2025 00:38:00	WVU Medicine, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 67

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ford Motor Credit Company LLC
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15616400	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15616407	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15616405	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15616417	*+	FEB Destiny, PO Box 4499, Beaverton, OR 97076-4499
15616425	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15616431	*+	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616432	*+	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616433	*+	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616435	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15616436	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15616442	*+	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15616440	*+	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15616448	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15616451	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15616452	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15616453	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502

TOTAL: 2 Undeliverable, 18 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com gmasterson@weltman.com
Kenneth Steidl	on behalf of Debtor George T. Michael II julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Jennifer A. Costolo-Michael julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Maribeth Thomas	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LLC mthomas@tuckerlaw.com, maribeth.thomas@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@mahadylegal.com;pa07@ecfbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@mahadylegal.com;pa07@ecfbis.com

TOTAL: 8